

PATENT

Docket No. AT9-99-140 (1963-7320)

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant:

KAPLY et al.

Group Art Unit:

2178

Serial No.:

09/439,049

Examiner:

M. J. Ludwig

Filed:

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AMENDMENT UNDER 37 CFR § 1.111

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Technology Center 2100

Mail Stop: Non-Fee Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action of May 24, 2004, please amend the above-designated application, as follows:

Amendments to the Claims are reflected in the listing of claims, which begin on page 2 of this paper.

Remarks begin on page 13 of this paper.

Deposit Account Authorization begins on page 27 of this paper.